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College & Success

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AVON HILLS SALON

Thoughts from the Avon Hills

Tony Cunningham on College & Success

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The cost of college in America has risen significantly for many years. Pinpointing the sticker price of an education at any given college is easy, but getting a fix on the actual costs for any given student isn't. Lots of colleges heavily discount their tuition to enroll students who can't enroll without financial help. A big sticker price maximizes tuition revenue from those who *can* afford it. The strategy here should be familiar to anyone who has stayed in a hotel lately. The Marriott may

collect \$300 a night for Room 213 from someone who books directly, but the people in Room 214 may only pay \$100 on Expedia or \$80 on Hotwire. The Marriott has no interest in lettin rooms go empty just because it can't get \$300 for each one—better \$100 than nothing.

Whether you pay the rack rate or a discounted one for an American four-year college, it's not likely to be inexpensive. Here are the [average published prices](#) for tuition, fees, and room and board for 2017-18, along with the average net price for four-year colleges.

Private Colleges

*Average published price: **\$46,950***

*Average net price: **\$26,740***

Public Colleges

*Average published price for in-state students: **\$20,770***

*Average net price for in-state students: **\$14,940***

Keep in mind that these are *average* prices, so some schools exceed them by a wide margin. The published prices for tuition and fees (*not* including room and board) at the [ten most expensive colleges](#) for 2017-18 ranged from the high of \$57,208 (Columbia University) to the low of \$54,010 (Sarah Lawrence College). Someone paying the full price for tuition, fees, and room and board at these most expensive colleges would easily eclipse \$70,000 for the year with books and incidentals.

Some students pay relatively little for college, even at schools with big sticker prices (just like the guests in Room 214 or 215). They may enjoy academic or athletic scholarships. They may be poor enough to warrant large amounts of financial aid. When it comes to aid, it helps if a college [has a large endowment, and some do](#). Harvard tops the list with an endowment of over \$35 billion dollars. Three other schools (Yale, Stanford, Princeton) have endowments north of \$20 billion. With such endowments, schools can afford to lend a big helping hand. Arguably, Harvard could stop charging tuition and depend entirely on its endowment.

Most private colleges have modest endowments compared to the wealthiest schools. My own college, [St. John's University](#), reported a \$159 million endowment for 2018. Thus, Harvard's endowment is roughly 220 times larger than my school's endowment. St. John's is a "tuition-driven" school, meaning that it depends on filling its seats to keep the doors open. Like all colleges, it offers financial aid to students. The published price for tuition, fees, room and board

for 2017-18 was \$53,472, and the average need-based scholarship or grant award was \$28,255, a difference of \$25,000. Thus, even for students getting a helping hand, the price tag is still likely to be significant. A few years ago, two student workers in my Philosophy Department told me that they would both be graduating with a debt of \$60,000 to \$70,000. The [average student loan debt](#) for the class of 2017 in the United States was \$39,400.

Given these numbers, one can understand some degree of anxiety when it comes to what a college education can do for you or your child. For many parents, the idea that their child might take a philosophy class with someone like me and (*egads!*) *like* it is enough to strike fear and trembling in their hearts. The last thing they want is a son or daughter with a philosophy degree and a job after college working *part-time* as a barista at the local Starbucks for minimum wage. Yes, indeed. Try chipping away at those big-time college loans when you're making minimum wage. *No offense, Professor Cunningham, but might you please point us toward the departments that offer a safe and secure path to a decent job, and preferably, a lucrative one? But hey, keep up the good work, my man.* To give parents their due, even a philosophy professor must admit that David Hume and Friedrich Nietzsche aren't likely to put bread *directly* on a graduate's table immediately after college. Of course, philosophy puts bread on my table and a roof over my head. But there are only about 10,000 people like me in the United States, people who went on for a Ph.D. in philosophy and found a job. We tend to hang onto our positions for a long time—35 years or so in most cases. In other words, there isn't a whole lot of turnover in the philosophy business from year to year. You probably don't want your son or daughter waiting on *that* line.

Much the same can be said for the humanities in general. Literature, history, art, music, religion, languages—these disciplines don't offer any obvious fast track to a job after college, much less a high-paying one. On the other hand, some *practical* majors are safe bets—accounting, nursing, computer science, engineering, finance, pre-medicine. Shouldn't any responsible parent look at college as an investment, and if so, aren't the humanities a poor investment when it comes to prospects for success? Some colleges apparently believe so. This spring, the University of Wisconsin at Stevens Point [proposed dropping thirteen majors](#)—including English, philosophy, history, sociology, and Spanish—in favor of programs that “have demonstrated value and demand in the region,” such as marketing, management, graphic design, fire science, and computer information systems.

Well now, not so fast, parents (and administrators). [Studies suggest that humanities majors do well with their careers](#), that they are highly satisfied with them and carry no more debt than

graduates with other majors. The numbers suggest that they usually start their careers earning less than graduates with science and technical degrees, but they tend to close the gap over time. Moreover, studies suggest that humanities majors tend to have the kind of critical thinking and communication skills that many employers value, the sorts of skills that are hard to teach on the job. It's worth noting that philosophy majors often have the highest acceptance rates to medical schools.

With all this said, let me come to my real point here, one about how we think of the notion of success. There can be no doubt that the problem of massive student debt in the United States *is* a very serious one. Parents and students alike worry quite sensibly about it. However, the proper response to this genuine problem isn't to conceive (or *re-conceive*) of college as some form of straightforward vocational training, where time and tuition dollars purchase an income level. For one thing, as I am suggesting, the connection between a college major and a career isn't perfectly straightforward. But even if it were, defining success purely in terms of a career and an income is unwise. Of course, money matters. We need food on the table and a place to put our head at night, and we need the same for our loved ones. I get it. *You can't eat Dickens, Austen, and Shakespeare.* However, aside from the means to care for ourselves and loved ones, we also need *meaningful* work, the kind that offers something more than a paycheck. People who pursue their college studies with an eye purely on the bottom line of a potential paycheck are far more likely to wake up someday feeling like that Peggy Lee song, [Is That All There Is?](#) People who pursue Dickens or Dante or Darwin because they *love* what they are studying—not just to punch a meal ticket—are much likelier to cultivate a path in life where they are immersed in what they do for its own sake, not simply as a means to other goods.

Of course, life often has a way of working out where people don't get to make a living doing what they love most. Maybe you'd like to roam the outfield for the Boston Red Sox or captivate audiences in Carnegie Hall, and maybe your reach exceeds your grasp. If so, then a college education that cultivates a capacity to appreciate the humanities, social sciences, and natural sciences may be even more important. In that case, you need to find some joy and meaning in your pursuits beyond your job, and a good college education can be invaluable for coming to the world in a way that identifies and develops complex, interesting pursuits that make for a better life. That's true success, as good as it gets.